

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK
300 Quarropas Street
White Plains, NY 10601**

IN RE: Gale Deleon Ramos

CASE NO.: 06-22404-ash

aka Gale Deleon

SSN/TAX ID: xxx-xx-5150

CHAPTER: 7

**DISCHARGE OF DEBTOR
ORDER OF FINAL DECREE**

A petition under chapter 7 of title 11, United States Code was filed by or against the Debtor(s) on 6/30/06 ; an order for relief was entered under chapter 7; no order denying a discharge has been granted. The Debtor's estate has been fully administered.

IT IS ORDERED THAT:

1. The Debtor is released from all dischargeable debts.
2. Any judgment not obtained in this court is null and void as to the personal liability of the Debtor(s) regarding the following:
 - (a) debts dischargeable under 11 U.S.C. § 523(a);
 - (b) debts alleged to be excepted from discharge under 11 U.S.C. § 523(a)(2),(4),(6) or (15) unless determined by this court to be nondischargeable;
 - (c) debts determined by this court to be discharged.
3. All creditors whose debts are discharged by this order or whose judgments are declared null and void in 2 above, are enjoined from instituting or continuing any action, employing any process or engaging in any act to collect such debts as personal liabilities of the Debtor(s).
4. Marianne T. O'Toole is discharged as the Trustee of the Debtor's estate and the bond is cancelled. The chapter 7 case of the Debtor(s) is closed.

Dated: 10/24/06

Adlai S. Hardin Jr., Bankruptcy Judge

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0208-7
Case: 06-22404

User: awilrodri
Form ID: 155

Page 1 of 1
Total Served: 15

Date Rcvd: Oct 24, 2006

The following entities were served by first class mail on Oct 26, 2006.

db	+Gale Deleon Ramos, 34 Zugibe Court, West Haverstraw, NY 10993-1249
aty	+Shmuel Klein, Law Office of Shmuel Klein P.C., 268 Route 59, Spring Valley, NY 10977-5224
tr	+Marianne T. O'Toole, Marianne T. O'Toole, LLC, 20 Valley Road, Suite One, Katonah, NY 10536-2106
smg	+N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551
smg	New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300, Albany, NY 12205-0300
ust	+United States Trustee, 33 Whitehall Street, 21st Floor, New York, NY 10004-2122
4215617	AMERICAN EXPRESS, PO BOX 7863, FORT LAUDERDALE, FL 33329
4215624	++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 (address filed with court: HONDA FINANCIAL SERVICES, PO BOX 166469, IRVING, TX 75016-6469)
4215618	+CBUSASEARS, PO BOX 6189, SIOUX FALLS, SD 57117-6189
4215619	+CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
4215620	+CITI, PO BOX 45165, JACKSONVILLE, FL 32232-5165
4215625	SEARS, P.O. BOX182149, COLUMBUS, OH 43218-2149

The following entities were served by electronic transmission on Oct 24, 2006.

4215624	+EDI: HNDA.COM Oct 24 2006 16:06:00	HONDA FINANCIAL SERVICES, PO BOX 166469, IRVING, TX 75016-6469
4229425	EDI: BECKLEE.COM Oct 24 2006 16:06:00	American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4215618	+EDI: SEARS.COM Oct 24 2006 16:06:00	CBUSASEARS, PO BOX 6189, SIOUX FALLS, SD 57117-6189
4215619	+EDI: CITICORP.COM Oct 24 2006 16:06:00	CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
4215620	+EDI: CITICORP.COM Oct 24 2006 16:06:00	CITI, PO BOX 45165, JACKSONVILLE, FL 32232-5165
4215622	+EDI: TSYS.COM Oct 24 2006 16:06:00	GE MONEY BANK, P.O. BOX 981064, EL PASO, TX 79998-1064
4215623	+EDI: TSYS.COM Oct 24 2006 16:06:00	GEMB/GAP, PO BOX 981400, EL PASO, TX 79998-1400
4215625	EDI: SEARS.COM Oct 24 2006 16:06:00	SEARS, P.O. BOX182149, COLUMBUS, OH 43218-2149
		TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 26, 2006

Signature:

